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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Ng et al.

Ser. #: 09/470,041

Filed: 12/22/1999

For: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT (as amended)

Examiner: Michael A. Cuff

Art Unit: 362
RECEIVED

Atty. Docket #: 60021-339701
JAN 19 2003

GROUP 3000

CERTIFICATE OF MAILING

I hereby certify under 37 CFR § 1.8 that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on January 3, 2003.

Joy Michaels
Joy Michaels

RESPONSE TO OFFICE ACTION

Commissioner for Patents
Washington, DC 20231

This paper is responsive to the Office Action dated July 3, 2002. Please amend the application (as shown in the attached "Version with Markings to Show Changes Made"), without prejudice, as follows and consider the subsequent remarks:

IN THE TITLE

Please replace the current title with the following:

--INITIATION OF BIDDING IN A VIRTUAL TRADE FINANCIAL ENVIRONMENT--